Oliver Capital Management, Inc.
COMPREHENSIVE WEALTH MANAGEMENT

WASHINGTON TRAILS ASSOCIATION
EST. 1966

Dear Washington Trails Association 401(k) Plan Participants:

My name is Mark K. Oliver and I am the Founder and Senior Investment Advisor at Oliver Capital Management. As the designated Investment Advisor for your new 401(k) Plan (replacing the existing WTA Simple IRA Retirement Plan), I would like to take this opportunity to personally welcome you to the new WTA 401(k) Plan and introduce you to the services we look forward to providing to you as a participant in the Washington Trails Association 401(k) Plan.

There are two primary services that we look forward to providing to all WTA 401(k) Plan participants:

1. **Helping you to select the best investment mix for your 401(k) plan contributions.**

2. **Customized Financial and Retirement Planning.**

Going forward, the best way to access your Washington Trails Association 401k account and to connect with me directly will be via the following customized website built just for you and WTA:

www.WTA401k.org

The following two pages show the www.WTA401k.org homepage and the Financial and Retirement planning topics that I am able to help you with (in addition to any other topics that may be of interest to you, as well).

In order to help me provide you with my best advice and recommendations given your unique goals & objectives, I would like to invite you to complete the Comprehensive Wealth Management Questionnaire (CWMQ) at your convenience. The questionnaire can be completed by clicking on the "**Start Planning Today**" button at the www.WTA401k.org website.

You will also be receiving a Washington Trails Association 401(k) Plan Welcome Kit in the near future. If you have any questions about any of the materials in it, or what to expect going forward, please do not hesitate to reach out to me directly using the "**Connect with Mark K. Oliver**" button at the www.WTA401k.org website.

In the meantime, please do not hesitate to call or email me directly with any additional thoughts or questions you may have.

Very truly yours,

Mark K. Oliver
President and Senior Investment Advisor
206.775.7400 Direct
mko@olivercapital.com

Washington Trails Association 401(k) Plan Online Access Homepage

www.WTA401k.org



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The following financial and retirement planning topics are formally addressed as part of the services offered to all WTA 401(k) Plan Participants. Simply complete the Comprehensive Wealth Management Questionnaire (CWMQ) at www.WTA401k.org to get started:

COMPREHENSIVE WEALTH MANAGEMENT ANALYSIS (CWMA) TABLE OF CONTENTS

PART ONE:

I. CWMA SUMMARY LETTER (Net Worth Summary, Priorities, etc.)

II. RETIREMENT ANALYSIS

A. Most probable scenario
B. Most probable "Worst" case scenario
C. Most probable "Best" case scenario

III. EDUCATION PLANNING (Education IRA, 529s, UTMAs, G.E.T., etc.)

A. Low cost, in state Education Analysis
B. High cost, out of state Education Analysis

IV. LIABILITY (DEBT) MANAGEMENT RECOMMENDATIONS

V. ESTATE PLANNING (Wills, Trusts, Gifting, Medical Directives, POA's)

VI. APPROPRIATE INSURANCE COVERAGES

A. Life
B. Disability
C. Umbrella
D. Long Term Care

VII. POTENTIAL TAX MITIGATION STRATEGIES

VIII. 401(k) / RETIREMENT PLAN ALLOCATION RECOMMENDATIONS

IX. OTHER TOPICS / GOALS THAT ARE IMPORTANT TO YOU (i.e., real estate, rental property, charitable giving, stock options, businesses, travel, health, etc.)

PART TWO:

I. **THE STRATEGICALLY ENGINEERED PORTFOLIO PROGRAM (SEPP)** – A disciplined and systematic approach to investing based on a time-tested and thoughtful approach to optimal asset allocation.